

## 2013 Open Enrollment Self Service Job Aide

An Open Enrollment event has been created for all benefit eligible employees. This online event is available for viewing and making changes from October 29 through November 16, 2012. Changes will be effective January 1, 2013. You can:

**Access & Change:** Medical, Dental and Life Insurance plans, Update Dependent/Beneficiary records, Spending Account Enrollments.

**Research:** CityTalk>Employee Information >Benefits&Wellness>2013 Open Enrollment to view the open enrollment information including a schedule of open enrollment information sessions and access the 'Health Benefits Calculator'.

**Link To:** Medica's website [www.medica.com](http://www.medica.com) to find a physician/clinic. Under the Member section, click on **Find a Physician or Facility**, then click on **Member Through Work**, and select Medica Elect, Medica Essential or Medica Choice or Medica Choice Classic to find a provider.

### Create Health Care Scenarios on the Health Benefits Calculator:

If you need information on 2012 health expenses, access Medica's website at [www.mymedica.com](http://www.mymedica.com). You can contact your pharmacy for a list of prescriptions and costs. For information on 2012 dental expenses, access Delta Dental's website at [www.deltadentalmn.org](http://www.deltadentalmn.org). Enter this information in the 'Health Benefits Calculator' to create multiple health care scenarios and comparisons for you and your family. The Calculator will also help you to determine a pretax deposit to the Health Care Spending Account and will estimate tax savings on spending account deposits and pretax medical premiums.

### To Begin...Go to the SIGN IN page:

**From Work** with access to CityTalk: Click on **start** icon in bottom left-hand corner of your screen and then the 'e' (Internet Explorer) button on your desktop. When the CityTalk page opens click on HRIS above the green bar, **OR**

**From Home** (any computer with Internet Service): Click on the 'Internet' service connection and type [www.minneapolis.gov/hris](http://www.minneapolis.gov/hris) in the address line. Click on 'GO'.

**Enter Your User ID:** Your User ID is your 6-digit Employee ID, e.g., 099999. If your ID is fewer than 6 digits, enter zeros in front of the number until there are a total of 6 digits.

**Enter Your HRIS Password:** This is the same Password you use to View Paycheck in Self Service. If this is your first time using Self Service, enter the last 4 digits of your social security number. The system will tell you that the Password has expired, but it will allow you to change it to something familiar and easy to remember. If your Password has expired or you have forgotten your Password, call the IT Service Desk at 1-800-262-3112 to reset it.

**WARNING:** Do NOT use the 'back button' or 'forward button' on your Self Service page as it will disconnect you from the City's Website. Just follow the instructions on the following pages.

## Click on Employee Self Service> Benefits> Benefits Enrollment

Your Open Enrollment Event will be listed on the page. Click on the ‘**Select**’ button.

**ENROLLMENT SUMMARY:** You can access and  your benefit options plan by plan.

- Use the outside scroll bar to scroll down the page and view your “Current” enrollments. Note that the ‘Health Benefits Calculator’ is also accessible on this page, just above the [Enrollment Summary](#) title line.

**MEDICAL:** Click to open the medical enrollment page.

- For 2013, the City is offering one medical plan design with the choice of three provider networks from Medica. A dual premium system rewards wellness program participation. The monthly premiums for employees who completed the program are lower than the monthly premiums for employees who did not participate.
- You cannot change your network after the plan year starts, so it’s important to review your options carefully and choose the network that best meets your needs.

**If you enroll in the Elect or Essential network** (Standard or Wellness options), you must designate a 11-digit Primary Care Clinic # or PCC # (i.e. 00000007023) for you and for each covered family member.

To view Medica’s physicians/clinics, click on the **PLAN NAME** next to the radio button, select the **Member Through Work** link in the middle of the page, and select Medica Elect, Medica Essential or Medica Choice or Medica Choice Classic to find providers. Exit the Medica website by clicking the ‘x’ in the upper right-hand corner. You will return to your Self Service area. Click OK to RETURN to the medical enrollment page.

**Medical Enrollment Instructions:** Click the radio button to the left of the Option of your choice. If you have completed the required wellness program activities, you should select from one of the “Wellness” options.

- If you completed the required wellness program activities and select one of the “Standard” medical options, you will receive a warning message stating that you are eligible for a lower cost option. Click the Edit button to go back and to select a “Wellness” option.
- If you did not complete the required wellness program activities and select one of the “Wellness” medical options, you will receive a message stating that you are not eligible for this option. You will not be able to continue with the enrollment process. You must go back and select one of the “Standard” medical options.
- Only legal dependents including adult children to age 26 may be enrolled in the medical/dental plans.
- Scroll down the page to the list of dependents.
- If you want to cover your dependents in 2013, you must click in the enroll boxes next to each name.

- If one of your dependents is not listed, click on **Add/Review Dependents**. This will bring you to your Enrollment Dependent/Beneficiary Summary information.
- You can **ADD** a new dependent or **EDIT** a current dependent's data. Click the Dependent/Beneficiary's name if you would like to review or change personal information. Do not overwrite a current dependent with another name. This creates inaccurate enrollment history and HR staff will change it back.
- If you are trying to enroll a person who is listed as a Beneficiary type only call Benefits at 612-673-3761 for help.
- If you added new dependents, click the enrollment box next to each name. If there is no 'check mark' in the box, the dependent will NOT be enrolled.
- If you selected an Elect or Essential network option, you must scroll down the page and type in the PCC# for yourself. You can click in the box that will assign your PCC# to each dependent, AND click in the box that indicates all enrollees have been seen previously by this provider.

**OR** you can select a different PCC# for each dependent by clicking the '**Select Dependent's Provider**' button. The system will provide a separate PCC field for each dependent.

- You do not need to designate a PCC# when selecting the Choice network option.
- If you do not enroll dependents, the system will automatically enroll you in Single coverage
- Scroll down and click on 'Continue'. Print the confirmation and click OK to return to the Enrollment Summary.

**EDIT**

**DENTAL:** Click to open the Dental enrollment page.

#### **Dental Enrollment Instructions:**

Click the radio button to the left of the plan of your choice. The employer pays 100% of the cost of single or family dental (unless otherwise specified in your union contract), therefore you are automatically enrolled in with single coverage. To enroll family members, scroll down to the list of eligible dependents, already reviewed while you were in the medical enrollment page.

- Click in the Enroll box to the right of each dependent if they are not already enrolled.
- If your enrollment and dependent data is correct, click 'Continue', print the Confirmation page and click OK to return to the Enrollment Summary.

**EDIT**

**BASIC LIFE:** Click to open the Basic Life Insurance page.

Your employer pays 100% of the cost of this plan and enrollment is automatic for \$10,000 of group term life insurance with an equal amount of accidental death and dismemberment (AD&D) insurance.

- Scroll down the page to view your Beneficiary(ies) of record.
- You can change current Beneficiaries.
- You can change percentages in the boxes to the right of each beneficiary name. Remember, the total of all Primary beneficiary percentages must equal 100%. The total of all Secondary beneficiary percentages must also equal 100%.
- Once all changes are complete, click 'Continue', print the confirmation page and click OK to return to the Enrollment Summary.

**Minneapolis Public Housing Authority (MPHA)** has a separate Basic Life plan. MPHA maintains Beneficiary records at their main office. MPHA employees should call 612-342-1212 for more information.

**EDIT**

**OPTIONAL LIFE:** Click to open the Optional Life Insurance page.

- Review current coverage, premiums and their tax status.
- You may elect to retain your current coverage or ‘decrease’ coverage for 2013. If you wish to add optional life insurance coverage or increase existing coverage (to the maximum of 5 times annual salary), you will have to complete an Evidence of Insurability form and health questionnaire. You may request these forms by calling 612-673-3333. CIGNA (the life insurance provider) will review all requests for increased Optional Life coverage.
- If you are paying premiums with pretax earnings, the only time you can cancel coverage is during the Open Enrollment period per IRS regulations governing pretax premium plans.
- Pretax premiums are subject to imputed income tax per IRS age based rate tables. However, most participants experience tax advantages with pretax premiums until they attain age 60 or older.
- Scroll down the page to view your Beneficiary (ies).
- You can change current Beneficiaries and percentages. The total for all Primary beneficiaries must equal 100% and the total for all Secondary beneficiaries must also equal 100%.
- Once you have made all of your changes, scroll down and click ‘Continue.’
- Print the confirmation page and click OK to return to the Enrollment Summary.

**IMPORTANT:** Coverage amounts listed are based on your salary as of January 1, 2012. Monthly costs are based on these coverage amounts and your age and smoker status as of January 1, 2012. Actual 2013 coverage amounts and resulting monthly costs will be based on you salary, age and smoker status as of January 1, 2013. As a result, your monthly costs for 2013 may be greater than the amounts shown.

**EDIT**

**DEPENDENT LIFE:** Click to open the Dependent Life Insurance page. This plan provides the employee with a life insurance payment in the event of a covered dependent’s death. You **MUST** be enrolled in the Optional Life plan to enroll in the Dependent Life plan.

- Scroll down the page to view coverage level, participants and the after-tax cost of \$1.60 per month.
- If you cancel or waive your Optional Life, the \$5,000 of group term life on your Dependent(s) will also be cancelled.
- Dependent children can be covered under the plan until they attain age 19. If you have enrolled dependents that are age 19 or older, please delete them from your plan. Grandchildren cannot be covered under this plan. A spouse can be covered as long as you are legally married.
- When you have completed changes, click ‘Continue’, print a copy of the confirmation page and click ‘OK’ to return to the Enrollment Summary page.

EDIT

**HEALTH CARE SPENDING ACCOUNT:** If you have been enrolled, you will see your 2012 contribution amount displayed as **Current**. **This amount does not carry over to 2013. You must enter a new ‘Annual Pledge’ amount if you wish to participate in 2013.** Click to open the enrollment page.

- To enroll, click the radio button to the left of the plan name.
- You must enter the total deposit election for 2013 in the ‘Annual Pledge’ box.
- Tab out of the box to ‘Worksheet’ to see the biweekly deduction amount for 2013.
- If you tabbed out to the Worksheet, click RETURN to return to the Health Care Spending Account enrollment page.
- Click ‘Continue,’ print the confirmation page and click ‘OK’ to return to the Enrollment Summary.

If you need help deciding how much to deposit in the Health Care Spending Account, you can ‘Cancel’ out of this page and return to the Enrollment Summary page. Just above the title line is the ‘Health Benefits Calculator’ that can help you estimate your out-of-pocket health care expenses including deductibles and co-insurance for medical, prescription drugs, dental expenses, eye glasses, contact lenses, etc.

EDIT

**DEPENDENT CARE (Day Care) SPENDING ACCOUNT:** If you have been enrolled, you will see your 2012 contribution amount displayed as **Current**. **This amount does not carry over to 2013. You must enter a new “Annual Pledge” amount if you wish to participate in 2013.** Click to open this enrollment page.

- Read the IRS participant requirements that are stated in the opening paragraph.
- To enroll, click the radio button to the left of the plan name.
- Enter the total deposit election for 2013 in the ‘Annual Pledge’ box.
- Tab out of the box to ‘Worksheet’ to see the bi-weekly deduction amount for 2013.
- If you tabbed out to the Worksheet, click RETURN to return to the Dependent Care Spending Account enrollment page.
- Click ‘Continue,’ print the confirmation page and click ‘OK’ to return to the Enrollment Summary.


#### **ENROLLMENT SUMMARY FINAL:**

- Scroll down the page to view all of your ‘Continued’ choices as ‘NEW’. Print this page.
- You can view the estimated monthly premiums you will pay during 2013. Please note that the system does NOT include all spending account contributions in this final total. Totals will be short by at least 14 biweekly deposits for each account.
- Click **SUBMIT** then click OK to update Benefit elections on HRIS. Your enrollment choices are NOT permanent or ‘Saved’ in HRIS until you click the ‘**SUBMIT**’ button.
- Your Self Service Benefits Enrollment has been completed!

### *Helpful Hints:*

1. If you 'time out' or lose your connection to Self Service, click on Self Service>eBenefits>Enrollment>Benefit Enrollment just below the page heading. This will return you to your Open Enrollment event.
2. When making changes in your benefits, always remember to click 'Continue' as you move from page to page, and '**SUBMIT**' when you are ready to finalize your choices. Continue is temporary and changes can disappear. Elections will not be saved until you click on the '**SUBMIT**' button under "Enrollment Summary" on the Open Enrollment page.
3. Every time you click 'Continue,' the system will provide you with a 'Confirmation' page. **Review the page and be sure to print a copy for your records.** Click the shortcut print button in your menu bar above or click on File in the upper left-hand corner to open a drop down list and select 'Print'.

### **Sign Out when enrollment/changes are completed:**

After you are finished using the Self Service functions, please remember to sign out by selecting  **Sign Out** in the upper green bar to the far right of your web page. Once you have signed out, you can close your Internet browser or proceed to a new website.

**Note:** You CAN change your mind and revise your election in Self Service anytime between October 29 and November 16, 2012.